

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Timmy Arnold, Jr.  
Alexis Luchelle Arnold, Debtors**

**Case No. 20-01814-JAW  
Chapter 13**

**DEBTOR'S CERTIFICATION AND MOTION FOR ENTRY OF CHAPTER 13  
DISCHARGE PURSUANT TO 11 U.S.C. §1328 (a) and (h)**

**This motion seeks an order discharging the debtor(s) pursuant to § 1328(a) of the bankruptcy code. If you oppose this motion, you must file a response with the court within twenty-one (21) days from the date listed below in the certificate of service. Your response must set forth the specific factual allegations with which you disagree, and a copy of your response must be served on the debtor(s) and debtor's(s') attorney. If no timely response is filed, the court may grant this motion without holding a hearing. A timely response is necessary for a hearing to be held.**

1. By signing below, the debtors certify under penalty of perjury that the following statements are true and correct:
  - A. For cases filed on or after March 10, 2008, we have completed a personal financial management instructional course provided through an agency approved by the United States Trustee and have filed the certificate of completion provided by the course provider (in a joint case, both husband and wife must each complete the course and file a certificate of completion) or the approved personal financial management course provider has notified the court that we have completed a post-petition instructional course concerning personal financial management. **11 U.S.C. § 1328(g)**
  - B. All pre-petition amounts owed by me on domestic support obligation (“Domestic Support Obligation” as defined at 11 U.S.C §101(14A)), if any, have been paid to the extent provided by the plan. All post-petition amounts owed by me on a domestic support obligation, if any, have been paid. **11 U.S.C §1328(a)**
  - C. We have not received a discharge under chapter 7, 11 or 12 of the Bankruptcy Code in a prior case filed during the four-year period preceding the date that the petition was filed in this case. **11 U.S.C. §1328(f)(1)**
  - D. We have not received a discharge under chapter 13 of the Bankruptcy Code in a prior case filed during the two-year period before the date that the petition was filed in this case. **11 U.S.C. §1328(f)(2)**
  - E. We have not been convicted of a felony, the circumstances of which would demonstrate that the filing of this bankruptcy case constituted an abuse of the provisions of the Bankruptcy Code. **11 U.S.C. §1328(h)(1) and §522(q)(1)(A)**
  - F. If we owe a debt arising from: (i) any violation of any State or Federal securities laws, regulations or orders, (ii) fraud, deceit or manipulation in a fiduciary capacity or in connection with the purchase or sale of any security, (iii) a civil remedy under 1964 of Title 18 of the United States Code, or (iv) that caused serious injury or death to another individual in the preceding five (5) years, in the preceding five (5) years, then we have not claimed an exemption for my/our residence in an amount in excess of the statutory

cap as prohibited by §522(q)(1) of the Bankruptcy Code. **11 U.S.C. §1328(h)(1) and §522(q)(1)(B)**

G. No proceeding is pending in which we may be found guilty of a felony of the kind described in §522(q)(1)(A) or in which we may be found liable for a debt of the kind described in §522(q)(1)(B). **11 U.S.C. §1328(h)(2)**

H. We have made all payments required by my confirmed Chapter 13 plan.

2. Debtors hereby move the court for the entry of a discharge order in this case.

Signed: /s/ Timmy Arnold, Jr. 07-10-2025  
 Timmy Arnold, Jr. Date

/s/ Alexis Luchelle Arnold 07-10-2025  
 Alexis Luchelle Arnold Date

/s/ Thomas C. Rollins, Jr. 07-10-2025  
 Thomas C. Rollins, Jr., MS Bar No. 103469  
 Attorney for the Debtors  
 The Rollins Law Firm, PLLC  
 P.O. Box 13767  
 Jackson, MS 39236  
 601.500.5533

3. Mailing address for filing responses:

Jackson Office:  
 Danny L. Miller, Clerk  
 United States Bankruptcy Court  
 Thad Cochran US Courthouse  
 501 E Court St, Ste 2.300  
 Jackson, MS 39201

Gulfport Divisional Office:  
 Danny L. Miller, Clerk  
 United States Bankruptcy Court  
 Dan M. Russell, Jr. U.S. Courthouse  
 2012 15th St, Suite 244  
 Gulfport, MS 39501

#### CERTIFICATE OF SERVICE

On July 11, 2025, a copy of this pleading was served on each of the persons listed on the attached service list either by prepaid United States mail or via electronic service through the Court's EM/ECF system at the mailing addresses and/or email addresses indicated.

/s/ Thomas C. Rollins, Jr.  
 Thomas C. Rollins, Jr.

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4 UNITED STATES BANKRUPTCY COURT  
5 SOUTHERN DISTRICT OF MISSISSIPPI  
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10 IN RE:  
11 TIMMY ARNOLD, JR  
12 ALEXIS LUCHELLE ARNOLD  
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18CASE NO: 20-01814  
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20 **DECLARATION OF MAILING**  
21 **CERTIFICATE OF SERVICE**  
22 Chapter: 13  
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On 7/11/2025, I did cause a copy of the following documents, described below,

Motion for Entry of Chapter 13 Discharge

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18 to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with  
19 sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and  
20 incorporated as if fully set forth herein.21 I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.  
22 com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to  
23 Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if  
fully set forth herein.24 Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been  
25 served electronically with the documents described herein per the ECF/PACER system.

26 DATED: 7/11/2025

27  
28 /s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.The Rollins Law Firm  
702 West Pine St  
Hattiesburg, MS 39401  
601 500 5533  
trollins@therollinsfirm.com

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3       UNITED STATES BANKRUPTCY COURT  
4       SOUTHERN DISTRICT OF MISSISSIPPI  
56       IN RE:  
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8       TIMMY ARNOLD, JR  
9       ALEXIS LUCHELLE ARNOLD  
106       CASE NO: 20-01814  
7  
89       **CERTIFICATE OF SERVICE**  
10      **DECLARATION OF MAILING**  
1112      Chapter: 13  
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On 7/11/2025, a copy of the following documents, described below,

Motion for Entry of Chapter 13 Discharge

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19      were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient  
20      postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth  
herein.21  
22      The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above  
referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of  
Service and that it is true and correct to the best of my knowledge, information, and belief.23  
24      DATED: 7/11/2025  
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Miles Wood  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 West Pine St  
Hattiesburg, MS 39401

## USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

## CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
 NCRS ADDRESS DOWNLOAD  
 CASE 20-01814  
 SOUTHERN DISTRICT OF MISSISSIPPI  
 THU JUL 10 15-38-3 PST 2025

(P) ATLAS ACQUISITIONS LCC  
 492C CEDAR LANE SUITE 442  
 TEANECK NJ 07666-1713

## EXCLUDE

US BANKRUPTCY COURT  
 THAD COCHRAN US COURTHOUSE  
 501 E COURT STREET  
 SUITE 2300  
 JACKSON MS 39201 5036

1ST FRANKLIN FINANC  
 PO BOX 880  
 TOCCOA GA 30577-0880

1ST FRANKLIN FINANCIAL CORPORATION  
 ATTN ADMINISTRATIVE SERVICES  
 PO BOX 880  
 TOCCOA GA 30577-0880

ATT  
 PO BOX 5087  
 CAROL STREAM IL 60197-5087

ATT CORP  
 ATT SERVICES INC  
 KAREN CAVAGNARO LEAD PARALEGAL  
 ONE ATT WAY SUITE 3A104  
 BEDMINSTER NJ 07921-2693

ATT MOBILITY II LLC  
 ATT SERVICES INC  
 KAREN A CAVAGNARO PARALEGAL  
 ONE ATT WAY SUITE 3A104  
 BEDMINSTER NJ 07921-2693

ASAP AMBULANCE  
 PO BOX 15203  
 HATTIESBURG MS 39404-5203

## EXCLUDE

(D) (P) ATLAS ACQUISITIONS LCC  
 492C CEDAR LANE SUITE 442  
 TEANECK NJ 07666-1713

(P) CMRE FINANCIAL SERVICES INC  
 3075 E IMPERIAL HWY STE 200  
 BREA CA 92821-6753

(P) CAINE WEINER COMPANY  
 12005 FORD ROAD 300  
 DALLAS TX 75234-7262

CAPITAL ONE BANK USA N  
 PO BOX 30281  
 SALT LAKE CITY UT 84130-0281

DIXON BODY AUTO SALES INC  
 PO BOX 1451  
 HAZLEHURST MS 39083-1451

FASTPACE MISSISSIPPI  
 1621 W PEACE ST  
 CANTON MS 39046-9041

FIRST PREMIER BANK  
 3820 N LOUISE AVE  
 SIOUX FALLS SD 57107-0145

FOX COLLECTION CENTER  
 POB 528  
 GOODLETTSVILLE TN 37070-0528

FRANKLIN COLLECTION SV  
 2978 W JACKSON ST  
 TUPELO MS 38801-6731

GLELSI  
 PO BOX 7860  
 MADISON WI 53707-7860

HEALTH CARE MEDICAL  
 3900 LAKELAND DR  
 101  
 FLOWOOD MS 39232-8853

JACKSON ANESTHESIA ASS  
 1151 N STATE ST  
 311  
 JACKSON MS 39202-2407

KEYSTONE  
 PO BOX 669  
 NATCHEZ MS 39121-0669

(P) KLS FINANCIAL SERVICES  
 PO BOX 565  
 MORRISVILLE NC 27560-0565

LVNV FUNDING  
 2810 SOUTHAMPTON RD  
 PHILADELPHIA PA 19154-1207

LVNV FUNDING LLC  
 RESURGENT CAPITAL SERVICES  
 PO BOX 10587  
 GREENVILLE SC 29603-0587

(P) MOHELA  
 CLAIMS DEPARTMENT  
 633 SPIRIT DRIVE  
 CHESTERFIELD MO 63005-1243

(P) PERITUS PORTFOLIO SERVICES II LLC  
 PO BOX 141419  
 IRVING TX 75014-1419

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

(P) PORTFOLIO RECOVERY ASSOCIATES LLC  
 PO BOX 41067  
 NORFOLK VA 23541-1067

PREMIER BANKCARD LLC JEFFERSON CAPITAL  
 SYS  
 LLC ASSIGNEE  
 JEFFERSON CAPITAL SYSTEMS LLC  
 PO BOX 7999  
 SAINT CLOUD MN 56302-7999

PROGRESSIVE  
 11629 SO 700 E  
 DRAPER UT 84020-8376

RADIOLOGICAL GR  
 1456 ELLIS AVE  
 JACKSON MS 39204-2204

SHANQUILLA ROBINSON  
 4701 LAKELAND DR  
 APT 24F  
 FLOWOOD MS 39232-9731

SMITH ROUCHN  
 1456 ELLIS AVE  
 JACKSON MS 39204-2204

SUNRISE CREDIT SERVICE  
 260 AIRPORT PLAZA  
 BOX 9168  
 FARMINGDALE NY 11735-3946

TBOM  
 PO BOX 31292  
 TAMPA FL 33631-3292

TEA OLIVE LLC  
 PO BOX 1931  
 BURLINGAME CA 94011-1931

**EXCLUDE**

UNITED STATES TRUSTEE  
 501 EAST COURT STREET  
 SUITE 6 430  
 JACKSON MS 39201-5022

VERIZON WIRELESS  
 3 VERIZON PLACE  
 ALPHARETTA GA 30004-8510

ALEXIS LUCHELLE ARNOLD  
 309 STONE GATE DR  
 CLINTON MS 39056-5025

**EXCLUDE**

THOMAS CARL ROLLINS JR  
 THE ROLLINS LAW FIRM PLLC  
 PO BOX 13767  
 JACKSON MS 39236-3767

**DEBTOR**

TIMMY ARNOLD JR  
 309 STONE GATE DR  
 CLINTON MS 39056-5025

**EXCLUDE**

TORRI PARKER MARTIN  
 TORRI PARKER MARTIN CHAPTER 13  
 BANKRUPT  
 200 NORTH CONGRESS STREET STE 400  
 JACKSON MS 39201-1902